## Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## 1.-22. (Cancelled)

- 23. (Previously presented) A method as claimed in claim 42 further comprising testing the fabric and determining that the fabric passes the standard method NFPA 701 1996 edition testing protocol.
- 24. **(Previously presented)** A method as claimed in claim 42 wherein saturating is accomplished by padding.
- 25. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is a phosphonate.
- 26. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is a cyclic phosphonate.
- 27. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is FLAME RETARDANT 50<sup>TM</sup> cyclic phosphonate flame retardant.

- 28. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant comprises between about 2 % and 10 % by weight of the composition.
- 29. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant comprises about 4.8 % by weight of the composition.
- 30. **(Previously presented)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is a molecularly bound antimicrobial agent.
- 31. **(Previously presented)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is an organosilane.
- 32. **(Previously presented)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is Octadecylaminodimethyltrihydroxysilylpropyl Ammonium Chloride.
- 33. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent comprises between about 0.2 % and 2.0 % by weight of the composition.

- 34. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent comprises about 0.48 % by weight of the composition.
- 35. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is also a soil repellant.
- 36. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is a fluorochemical.
- 37. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is a water based dispersion of fluorinated acrylic co-polymer.
- 38. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant comprises between about 2 % and 10 % by weight of the composition.
- 39. **(Withdrawn)** A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant comprises about 3.6 % by weight of the composition.

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- 40. **(Previously presented)** A method as claimed in claim 42 wherein forming includes fabric formation from TREVIRA CS<sup>TM</sup> fibers of polyester incorporating organic phosphorous compounds.
- 41. **(Withdrawn)** A method as claimed in claim 42 wherein forming includes fabric formation from AVORA <sup>TM</sup> polyester fibers incorporating organic phosphorous compounds
- 42. **(Previously presented)** A method of finishing an inherently flame resistant fabric comprising:

forming a fabric of inherently flame resistant polyester fibers,

saturating the fabric with a composition containing a flame retardant and an antimicrobial agent and one or more of a fluid repellant agent and a soil repellant agent, and drying the fabric.

43. (Currently Amended) A method as claimed in claim 42 further comprising the step of making the fabric into a product selected from the group consisting of a [[bedspread,]] tablecloth, bedding, drapery, or [[furniture]] upholstery.